

Certificate Number: 15317-MSN-DE-020532448

Bankruptcy Case Number: 08-13596



15317-MSN-DE-020532448

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 19, 2013, at 9:05 o'clock AM PDT, Cora Williams completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Northern District of Mississippi.

Date: March 19, 2013 By: /s/John Dayo

Name: John Dayo

Title: Counselor